EXHIBIT H

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Present Value Analysis

In the Matter of: Shane Loveland

Prepared By:

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Prepared For:

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Section IV: Loss of Earning Capacity

4.1 The past and future loss of Earning Capacity:

\$ 21,684 (USD)

Source: 1. Wage information from Dandee Concrete

Construction, Inc.

4.2 Income Growth Rate:

2.59%

Source: 1. CPI 30 year growth rate

4.3 Future Income Discount Rate:

2.84%

Source: 1. US Treasury Yield